

J1054 U.S. PRO
09/12/01

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September 12, 2001

FILE NO: 52493.000104

Assistant Commissioner For Patents
BOX PATENT APPLICATION
Assistant Commissioner for Patents
Washington, D.C. 20231

Re: Filing of New U.S. Utility Patent Application
Title: "A SYSTEM AND PROCESS FOR SECURITIZING REVERSE
MORTGAGE LOANS"
Inventor(s): Shekar Jannah, Forest, VA and Burt Hazelwood, Richmond, VA

Dear Sir:

Attached is a new patent application for filing in the United States Patent and Trademark Office including seventeen (17) pages of Specification, eleven (11) pages of Claims (numbered 1-48), one (1) page Abstract, five (5) page(s) of Drawings (numbered 1-5).

This application claims priority of U.S. Provisional Application No. 60/231,554 , filed September 11, 2000.

The filing fee is calculated as follows:

				AMOUNT
		<i>BASIC FILING FEE</i>		\$710.00
<i>No. of Claims</i>		<i>No. in Excess</i>	<i>Rate</i>	
<i>Number of Claims in Excess of: 20</i>		28	\$ 18.00	\$504.00
<i>Independent Claims in Excess of: 3</i>		5	\$ 80.00	\$400.00
<i>First Presentation of Multiple Dependent Claims</i>		\$270.00		0
<i>Reduce by 1/2 for Small Entity</i>				
<i>Recordation of Assignment</i>				
TOTAL FEE DUE			\$ 1,614.00	



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PATENT TRADEMARK OFFICE

Assistant Commissioner For Patents

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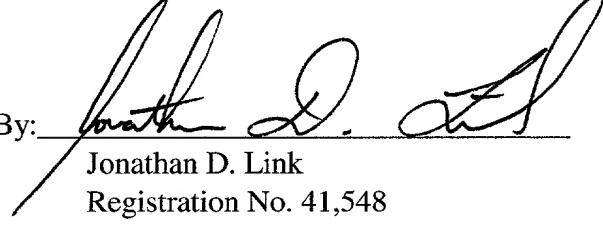
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Please direct all communication concerning this application to:

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Respectfully submitted,

HUNTON & WILLIAMS

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